

Standard Home Loan product information

PRIME LENDING | STANDARD HOME LOAN

Description	» A fully featured home loan for the purchase of a home or an investment property
Eligibility	» PAYG and Self Employed
Loan Purpose	» Purchase Refinance Debt Consolidation Limited Cash Out
Loan Amount	» From \$50,000 to \$1,000,000
Loan Term	» From 15 - 30 years
Loan to Property Valuation Ratio (LVR)	» Maximum LVR 90% » LMI paid by Hemisphere where the LVR \leq 80%, else borrower
Interest Only Option	» 1 - 10 years
Fixed Interest Option	» 1 - 5 years
Line of Credit Option	» Available
Repayments	» Principal and Interest, Interest Only » Frequency: Weekly, Fortnightly, Monthly
Property Requirements	» Registered First Mortgage over Torrens, Strata or Old System title.
Specific Fees	» \$599 Lenders Application Fee » No annual fee » Legal Fees from \$275 » Title Insurance Fees from \$132 (for loans under \$600,000); higher for larger amounts » Break costs may apply if loan is repaid during any fixed rate period

Available Loan Features

- » Redraw
- » Offset
- » Dynamic Repayments
- » Inward Direct Debits / Credits
- » Internal Portion Transfer (if a split loan)
- » Inward Deposit Book Payments
- » Split Loan Facility
- » BPAY®
- » Outward Third Party Direct Debits
- » Outward Cheques (if a Line of Credit split exists)
- » Loan Access System
- » Loan Access Card

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